Attorney Docket No.: 10251-049



## **DECLARATION FOR PATENT APPLICATION**

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name. I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

which is claimed and for which a patent is sought on the invention entitled: INTERNET INSURANCE PRODUCT the specification of which is attached hereto unless the following box is checked: was filed on September 18, 2001 as United States Application Number <u>X</u> <u>09/955,746</u> or PCT International Application Number and was amended on (if applicable). I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56. I hereby claim foreign priority benefits under 35 U.S.C. § 119(a) or § 365(b) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified, by checking the box, any foreign application for patent or inventor's certificate, or PCT International Application having a filing date before that of the application on which priority is claimed. Prior Foreign Application(s) Priority Not Claimed (Number) (Country) (Day/Month/Year Filed) (Number) (Country) (Day/Month/Year Filed)

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I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below.

60/233,503	<b>September 19, 2000</b>
(Application Number)	(Filing Date)
(Application Number)	(Filing Date)
365(c) of any PCT International application and, insofar as the subject matter of each coin the prior United States or PCT Internation first paragraph of 35 U.S.C. § 112, I acknowledge in a state of the prior united by the prior of the pri	§ 120 of any United States application(s), or § on designating the United States, listed below of the claims of this application is not disclosed onal application in the manner provided by the owledge the duty to disclose information which CFR § 1.56 which became available between the national or PCT International filing date of

(Application Number) (Filing Date (Status--patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Charles Guttman, Reg. No. 29,161;
Kenneth Rubenstein, Reg. No. 30,586;
Evan L. Kahn, Reg. No. 35,912;
Anthony C. Coles, Reg. No. 34,139;
Gregg I. Goldman, Reg. No. 38,896;
Rachel S. Watt, Patent Agent, Reg. No. 46,186;
Manuel C. Nelson, Reg. No. 44,969;
Tzvi Hirshaut, Reg. No. 38,732;
Mitul Desai, Reg. No. 46,661;
John C. Stellabotte, Reg. No. 47,969; and Louis Greco, Reg. No. 41,799

Address all telephone calls to <u>Charles Guttman</u> at telephone number: (212) 969-3000
Address all correspondence to <u>Proskauer Rose LLP</u>

1585 Broadway
New York, New York 10036

Ser. No.: 09/955,746

Attorney Locket No.: 10251-049

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's signature: >	Date: >
	- 3/19/02
Residence:	Citizenship:
Pelham, New York	US